

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Harald HINDERER et al.)	Group Art Unit: 3691
)	
Application No.: 10/766,863)	Examiner: Chuks N. Onyezia
)	
Filed: January 30, 2004)	
)	
For: CREDIT MANAGEMENT SYSTEM)	Confirmation No.: 3915
AND METHOD)	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

VIA EFS WEB

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Office Action mailed September 30, 2008, the period for response to which extends through December 30, 2008, Applicants request reconsideration in view of the following:

Remarks begin on page 2.